

IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

PAMMIE LYNN KRUPAR

Debtor(s)

Ronda J. Winnecour  
Chapter 13 Trustee,  
Movant

vs.

No Respondents.

Case No.:19-23389 JAD

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR  
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

**Wherefore**, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

April 25, 2025

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteewdpa.com

## TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 08/28/2019 and confirmed on 10/16/19 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

|                                  |                             |                   |
|----------------------------------|-----------------------------|-------------------|
| Total Receipts                   |                             | 104,911.05        |
| Less Refunds to Debtor           | 1,699.07                    |                   |
| <b>TOTAL AMOUNT OF PLAN FUND</b> | <u>                    </u> | <b>103,211.98</b> |

## Administrative Fees

|                                    |          |                 |
|------------------------------------|----------|-----------------|
| Filing Fee                         | 0.00     |                 |
| Notice Fee                         | 0.00     |                 |
| Attorney Fee                       | 2,510.00 |                 |
| Trustee Fee                        | 5,339.93 |                 |
| Court Ordered Automotive Insurance | 0.00     |                 |
| <b>TOTAL ADMINISTRATIVE FEES</b>   |          | <b>7,849.93</b> |

| Creditor Type | Creditor Name                                | Claim Amount | Prin Paid | Int Paid | Total Paid |
|---------------|--|--------------|-----------|----------|------------|
| Secured       |  |              |           |          |            |
|               | 21ST MORTGAGE CORP<br>Acct: 9451             | 0.00         | 56,197.37 | 0.00     | 56,197.37  |
|               | 21ST MORTGAGE CORP<br>Acct: 9451             | 15,227.46    | 15,227.46 | 0.00     | 15,227.46  |
|               | BRIDGECREST CREDIT COMPANY LLC<br>Acct: 3201 | 18,458.89    | 18,458.89 | 2,427.52 | 20,886.41  |
|               |  |              |           |          | 92,311.24  |

Priority

|  |          |          |      |          |
|--|----------|----------|------|----------|
| JEFFREY W ROSS ESQ                       | 0.00     | 0.00     | 0.00 | 0.00     |
| Acct:                                    |          |          |      |          |
| PAMMIE LYNN KRUPAR                       | 0.00     | 0.00     | 0.00 | 0.00     |
| Acct:                                    |          |          |      |          |
| PAMMIE LYNN KRUPAR                       | 1,699.07 | 1,699.07 | 0.00 | 0.00     |
| Acct:                                    |          |          |      |          |
| HAROLD SHEPLEY & ASSOC LLC*              | 2,510.00 | 2,510.00 | 0.00 | 0.00     |
| Acct:                                    |          |          |      |          |
| PA DEPARTMENT OF REVENUE*                | 35.77    | 35.77    | 0.00 | 35.77    |
| Acct: 3263                               |          |          |      |          |
| RONDA J WINNECOUR TRUSTEE/CLERK          | 953.78   | 953.78   | 0.00 | 953.78   |
| Acct:                                    |          |          |      |          |
| XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXRUST |          |          |      |          |
| RONDA J WINNECOUR TRUSTEE/CLERK          | 637.55   | 637.55   | 0.00 | 637.55   |
| Acct: XXXXXXXXXXXXXXXXXXXX USA           |          |          |      |          |
|  |          |          |      | <hr/>    |
|  |          |          |      | 1,627.10 |

## Unsecured

|                                      |          |        |      |        |
|--------------------------------------|----------|--------|------|--------|
| CITIBANK NA - TRUSTEE CMLTI ASSET TR | 9,233.97 | 0.00   | 0.00 | 0.00   |
| Acct: 7858                           |          |        |      |        |
| PHFA(*)                              | 5,859.33 | 605.21 | 0.00 | 605.21 |
| Acct: 0981                           |          |        |      |        |
| COMCAST++                            | 0.00     | 0.00   | 0.00 | 0.00   |
| Acct: 2364                           |          |        |      |        |
| DWIGHT HOOVER++                      | 0.00     | 0.00   | 0.00 | 0.00   |
| Acct: 0000                           |          |        |      |        |

19-23389 JAD

Page 2 of 2

| Creditor Type | Creditor Name                                   | Claim Amount | Prin Paid | Int Paid | Total Paid |
|---------------|---|--------------|-----------|----------|------------|
| Unsecured     |   |              |           |          |            |
|               | ONE MAIN FINANCIAL GROUP LLC(*)<br>Acct: 9380   | 5,989.01     | 618.60    | 0.00     | 618.60     |
|               | RECEIVABLE MANAGEMENT SERVICES++<br>Acct: 9011  | 0.00         | 0.00      | 0.00     | 0.00       |
|               | REGIONAL ACCEPTANCE<br>Acct: 4401               | 0.00         | 0.00      | 0.00     | 0.00       |
|               | SANTANDER CONSUMER USA<br>Acct: 1472            | 7,971.26     | 185.80    | 0.00     | 185.80     |
|               | SOUTHWEST CREDIT SYSTEMS*<br>Acct: 2364         | 0.00         | 0.00      | 0.00     | 0.00       |
|               | WASTE MANAGEMENT* (PMT)<br>Acct: 9011           | 0.00         | 0.00      | 0.00     | 0.00       |
|               | PA DEPARTMENT OF REVENUE*<br>Acct: 3263         | 1.75         | 0.18      | 0.00     | 0.18       |
|               | LVNV FUNDING LLC<br>Acct: 5890                  | 0.00         | 0.00      | 0.00     | 0.00       |
|               | VERIZON BY AMERICAN INFOSOURCE AS<br>Acct: 0001 | 68.82        | 7.11      | 0.00     | 7.11       |
|               | VERIZON BY AMERICAN INFOSOURCE AS<br>Acct: 0001 | 65.97        | 6.81      | 0.00     | 6.81       |
|               | GROSS MCGINLEY LLP** (FRMLY THOMAS)<br>Acct:    | 0.00         | 0.00      | 0.00     | 0.00       |
|               | DRIVETIME USED CARS<br>Acct:                    | 0.00         | 0.00      | 0.00     | 0.00       |
|               | JASON KRUPAR<br>Acct:                           | 0.00         | 0.00      | 0.00     | 0.00       |
|               | MCCALLA RAYMER ET AL<br>Acct:                   | 0.00         | 0.00      | 0.00     | 0.00       |
|               | KML LAW GROUP PC*<br>Acct:                      | 0.00         | 0.00      | 0.00     | 0.00       |
|               | PURCELL KRUG & HALLER<br>Acct:                  | 0.00         | 0.00      | 0.00     | 0.00       |
|               |   |              |           |          | 1,423.71   |

TOTAL PAID TO CREDITORS

95,362.05

TOTAL CLAIMED

PRIORITY 1,627.10

SECURED 33,686.35

UNSECURED 29,190.11

Date: 04/25/2025

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteedpa.com

IN RE:

PAMMIE LYNN KRUPAR

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:19-23389 JAD

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

\_\_\_\_\_  
U.S. BANKRUPTCY JUDGE

In re:  
Pammie Lynn Krupar  
Debtor

Case No. 19-23389-JAD  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Apr 29, 2025

User: auto  
Form ID: pdf900

Page 1 of 3  
Total Noticed: 33

The following symbols are used throughout this certificate:

| Symbol | Definition   |
|--------|--|
| +      | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ^      | Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.   |

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 01, 2025:

| Recip ID | Recipient Name and Address  |
|----------|---|
| db       | + Pammie Lynn Krupar, 357 Valley Street, Mc Donald, PA 15057-1009   |
| cr       | + 21st Mortgage Corporation, Gross McGinley LLP, 33 South 7th Street, Allentown, PA 18101-2436  |
| 15112760 | 21st Mortgage Corporation, C/O Gross McGinley, LLP, Attn: Thomas A. Capehart, Esq., 33 S. 7th Street, P.O. Box 4060, Allentown, PA 18105-4060 |
| 15112765 | + Citibank, N.A., as Trustee for CMLTI, Asset Trust, 388 Greenwich Street, 14th Floor, New York, NY 10013-2362                                |
| 15112767 | Drivetime Carsales Company, LLC, D/B/A Drivetime McKnight, 7211 McKnight Road, Pittsburgh, PA 15237-3509                                      |
| 15112768 | + Dwight Hoover, 347 Valley Street, Mc Donald, PA 15057-1002  |
| 15112770 | + Jason Krupar, 357 Valley Street, Mc Donald, PA 15057-1009   |
| 15112777 | + Waste Management, 1001 Fannin Street, Houston, TX 77002-6717  |

TOTAL: 8

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address                 | Date/Time            | Recipient Name and Address  |
|----------|--|----------------------|---|
| cr       | + Email/PDF: acg.acg.ebn@aisinfo.com       | Apr 30 2025 02:04:59 | Bridgecrest Credit Company, LLC as Agent and Servi, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901            |
| cr       | Email/Text: BankruptcyECFMail@mccalla.com  | Apr 30 2025 01:39:00 | Fay Servicing, LLC, c/o McCalla Raymer Leibert Pierce, LLC, Bankruptcy Department, 1544 Old Alabama Road, Roswell, GA 30076 |
| cr       | + Email/Text: blegal@phfa.org              | Apr 30 2025 01:40:00 | Pennsylvania Housing Finance Agency Homeowner's Em, 211 North Front Street, Harrisburg, PA 17101-1406                       |
| 15125700 | Email/Text: ebn@21stmortgage.com           | Apr 30 2025 01:40:00 | 21st Mortgage Corporation, P.O. Box 477, Knoxville, TN 37901  |
| 15112761 | Email/Text: ebn@21stmortgage.com           | Apr 30 2025 01:40:00 | 21st Mortgage Corporation, 620 Market Street, Suite 100, Knoxville, TN 37902  |
| 15112759 | Email/Text: ebn@21stmortgage.com           | Apr 30 2025 01:40:00 | 21st Mortgage Corporation, Attn: Customer Inquiries, 620 Market Street, Knoxville, TN 37902                                 |
| 15112762 | + Email/Text: rm-bknotices@bridgecrest.com | Apr 30 2025 01:40:00 | Bridgecrest, P.O. Box 53087, Phoenix, AZ 85072-3087   |
| 15112763 | + Email/Text: rm-bknotices@bridgecrest.com | Apr 30 2025 01:40:00 | Bridgecrest, 7300 East Hampton Avenue, Mesa, AZ 85209-3324  |
| 15112764 | + Email/Text: rm-bknotices@bridgecrest.com | Apr 30 2025 01:40:00 | Bridgecrest, Customer Care, 7300 E. Hampton Avenue, Suite 101, Mesa, AZ 85209-3324  |
| 15145831 | + Email/Text: rm-bknotices@bridgecrest.com | Apr 30 2025 01:40:00 | Bridgecrest Credit Company LLC, PO Box 29018, Phoenix, AZ 85038-9018  |
| 15131750 | ^ MEBN                                     | Apr 30 2025 01:32:59 | Citibank, N.A., as trustee for CMLTI Asset Trust, P.O. Box 814609, Dallas, TX 75381-4609                                    |
| 15112766 | + Email/Text: documentfiling@lciinc.com    | Apr 30 2025 01:38:00 | Comcast, Attn: Legal Department, 1701 John F.   |

District/off: 0315-2

User: auto

Page 2 of 3

Date Rcvd: Apr 29, 2025

Form ID: pdf900

Total Noticed: 33

|          |   |                      |   |
|----------|---|----------------------|---|
| 15112769 | Email/Text: ECF@fayservicing.com                      | Apr 30 2025 01:39:00 | Kennedy Blvd., Philadelphia, PA 19103-2899<br>Fay Servicing, P.O. Box 809441, Chicago, IL 60680   |
| 15123982 | Email/PDF: resurgentbknofications@resurgent.com       | Apr 30 2025 02:04:34 | LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587            |
| 15127402 | + Email/PDF: cbp@omf.com                              | Apr 30 2025 01:42:04 | OneMain, PO Box 3251, Evansville, IN 47731-3251   |
| 15112771 | + Email/PDF: cbp@omf.com                              | Apr 30 2025 01:41:47 | OneMain Financial, Attn: Bankruptcy, 601 NW 2nd Street #300, Evansville, IN 47708-1013            |
| 15154345 | Email/Text: blegal@phfa.org                           | Apr 30 2025 01:40:00 | PHFA/HEMAP, 211 NORTH FRONT ST, PO BOX 8029, HARRISBURG, PA 17105                                 |
| 15117257 | Email/Text: RVSVCBICNOTICE1@state.pa.us               | Apr 30 2025 01:39:00 | Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946  |
| 15112772 | + Email/Text: blegal@phfa.org                         | Apr 30 2025 01:40:00 | Pennsylvania Housing Finance Agency, 211 North Front Street, Harrisburg, PA 17101-1406            |
| 15112773 | ^ MEBN  | Apr 30 2025 01:32:25 | Receivable Management Services, LLC, Attn: Bankruptcy, 240 Emery Street, Bethlehem, PA 18015-1980 |
| 15112774 | Email/PDF: RACBANKRUPTCY@BBANDT.COM                   | Apr 30 2025 01:52:49 | Regional Acceptance Corporation, P.O. Box 580075, Charlotte, NC 28258-0075                        |
| 15112775 | + Email/Text: enotifications@santanderconsumerusa.com | Apr 30 2025 01:40:00 | Santander Consumer USA, Attn: Bankruptcy, 10-64-38-FD7, 601 Penn Street, Reading, PA 19601-3544   |
| 15123859 | + Email/Text: enotifications@santanderconsumerusa.com | Apr 30 2025 01:40:00 | Santander Consumer USA Inc., P.O. Box 560284, Dallas, TX 75356-0284                               |
| 15112776 | + Email/Text: bankruptcy@sw-credit.com                | Apr 30 2025 01:40:00 | Southwest Credit Systems, 4120 International Parkway, Suite 1100, Carrollton, TX 75007-1958       |
| 15146002 | Email/PDF: ebn_ais@aisinfo.com                        | Apr 30 2025 01:41:55 | Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457                     |

TOTAL: 25

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address   |
|----------|---------------|--|
| cr       |               | Citibank, N.A., as trustee for CMLTI Asset Trust                                       |
| cr       | *+            | LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587 |

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 01, 2025

Signature: /s/Gustava Winters

District/off: 0315-2

User: auto

Page 3 of 3

Date Rcvd: Apr 29, 2025

Form ID: pdf900

Total Noticed: 33

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 25, 2025 at the address(es) listed below:

| Name                                | Email Address   |
|-------------------------------------|---|
| Daniel J. Boger                     | on behalf of Debtor Pammie Lynn Krupar dnlboger@yahoo.com<br>dboger@shepleylaw.com;mjury@shepleylaw.com;bk@shepleylaw.com;ldeist@shepleylaw.com   |
| Daniel J. Boger                     | on behalf of Plaintiff Pammie Lynn Krupar dnlboger@yahoo.com<br>dboger@shepleylaw.com;mjury@shepleylaw.com;bk@shepleylaw.com;ldeist@shepleylaw.com  |
| Denise Carlon                       | on behalf of Creditor Citibank N.A., as trustee for CMLTI Asset Trust dcarlon@kmlawgroup.com  |
| Jeffrey Wayne Ross                  | on behalf of Debtor Pammie Lynn Krupar jross@shepleylaw.com bk@shepleylaw.com   |
| Kellie Rahl-Heffner                 | on behalf of Creditor 21st Mortgage Corporation krahle-heffner@grossmcginley.com jkacsur@grossmcginley.com  |
| Leon P. Haller                      | on behalf of Creditor Pennsylvania Housing Finance Agency Homeowner's Emergency Mortgage Assistance Program (PHFA-HEMAP) lhaller@pkh.com khousman@pkh.com;dmaurer@pkh.com;lrynard@pkh.com;mgutshall@pkh.com |
| Office of the United States Trustee | ustpreion03.pi.ecf@usdoj.gov  |
| Ronda J. Winnecour                  | cmecf@chapter13trusteewdpa.com  |

TOTAL: 8